

such as credit card debt. Our bill will ensure that privately issued student loans will once again be treated like other consumer debt and be dischargeable in bankruptcy.

Private student loans have much in common with credit cards and subprime mortgages. For example, private student loans often have onerous interest rates with no caps and can include exorbitant fees and hidden charges. In addition, many lenders have used aggressive marketing and high-pressure sales tactics to target particularly vulnerable people, namely, young men and women without financial experience, and older Americans seeking to restart their careers by pursuing higher education and training.

To make matters worse, private student loans lack the critical consumer protections that come with federal student loans. For instance, private lenders are not required to—and typically do not—provide any of the deferments, income-based repayment plans, cancellation rights, or loan forgiveness programs that are available to federal student loan borrowers.

A hallmark of our nation's bankruptcy law is to give an honest but unfortunate debtor a chance to obtain meaningful relief. To that end, the law exempts very few types of debt from elimination through the bankruptcy process, and only for principled policy reasons, such as debts for child support, taxes, criminal fines and intentional injury.

In 2005, however, Congress changed the bankruptcy law without any substantive analysis so that student loans made by private, for-profit lenders became very difficult to discharge in bankruptcy.

Currently, the Bankruptcy Code prohibits the discharge of private educational debt unless the debtor, in addition to meeting the already stringent requirements for personal bankruptcy, proves that repayment would impose an, "undue hardship," on the debtor and the debtor's dependents. In practice, however, it's hard for a debtor to ever successfully meet this standard.

The current bankruptcy law unjustly punishes hardworking Americans who are simply trying to improve their lives by pursuing a higher education and became victims of predatory private student loan lenders.

We can do better.

I urge my colleagues to support the Private Student Loan Bankruptcy Fairness Act and restore the fair treatment of private student loan borrowers in bankruptcy.

INTRODUCTION OF THE FAIRNESS FOR BREASTFEEDING MOTHERS ACT OF 2019

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA
IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 30, 2019

Ms. NORTON. Madam Speaker, today, I introduce the Fairness for Breastfeeding Mothers Act of 2019, a bill that would require buildings that are either federally owned or leased to provide designated private and hygienic lactation spaces for nursing mothers. For years, federal agencies such as the U.S. Department of Agriculture and the Centers for Disease Control and Prevention have encouraged breastfeeding—the benefits are so great that

the Affordable Care Act amended federal law to require employers to provide a designated, non-bathroom space for returning employees to pump breastmilk for their newborns, ensuring that new mothers would be able to continue this essential practice even after returning to work. My bill would extend this requirement to include not just employees, but visitors and guests to federal facilities across the nation.

In Washington, D.C. alone, there are millions of tourists who visit federal sites, such as the Lincoln Memorial and the Smithsonian Institution. Increasingly, families understand the unique benefits of breastfeeding, and visitors to these buildings who have newborns and babies should have a private space to breastfeed or pump. The benefits of breastfeeding are well-documented—breastmilk contains antibodies and hormones that boost babies' immune systems, and studies have shown lower risks of asthma, diabetes, respiratory infections, and other diseases among breastfed babies. Moreover, breastfeeding also has benefits for nursing mothers, who, research has shown, have lower risks of diabetes and certain forms of cancer. Given the significant public health benefits of breastfeeding for both mother and baby, already recognized in federal policy, my bill is a logical next step to ensure visitors to federal sites have access to clean, hygienic, and private spaces to nurse or pump.

It is also important to ensure that lactation spaces are accessible to individuals with disabilities. While the Americans with Disabilities Act does not apply to federal buildings, the lactation spaces required by my bill would be subject to a similar law, the Architectural Barriers Act, which requires buildings and facilities that are designed, built or altered with federal dollars or leased by federal agencies to be accessible to individuals with disabilities whenever possible.

I urge my colleagues to support this bill, which would provide access to designated lactation rooms for guests to federally owned or leased buildings.

RECOGNITION OF NORFOLK FIRE-RESCUE CHIEF JEFFREY WISE'S 40 YEARS OF SERVICE

HON. ELAINE G. LURIA

OF VIRGINIA
IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 30, 2019

Mrs. LURIA. Madam Speaker, I rise today to honor and recognize Chief Jeffrey Wise's 40 years of service with Norfolk Fire-Rescue. His selfless work, bravery, and dedication have made the City of Norfolk a better place.

The health of our community depends on public servants. I want to thank Chief Wise for dedicating his life's work to the safety, health, and wellbeing of his neighbors.

Chief Wise has been an effective leader. He has spearheaded innovations in the quality and type of service Norfolk Fire-Rescue provides, and has devoted himself to the mission of "preventing harm in the community and maintaining the public's trust."

His dedication to the mission is inspiring, and I am confident that he has improved the lives and safety of many in the community.

I congratulate Chief Wise on his retirement. I commend him for his selfless work, and I

want to thank him for faithfully caring for the City of Norfolk for 40 years. I am confident he will continue to make an impact on the community.

RECOGNIZING WILLIAM J. "HAPPY" FULFORD III ON HIS RETIREMENT

HON. BRADLEY BYRNE

OF ALABAMA
IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 30, 2019

Mr. BYRNE. Madam Speaker, I rise today to recognize a pillar of the Southwest Alabama community, William J. "Happy" Fulford III, on his retirement as Executive Director for Government Relations at the University of South Alabama (USA). After more than 35 years of leadership, Happy leaves a legacy of devotion to his alma mater, as well as lasting and impactful relationships throughout Alabama and the nation. There is no way to measure the number of students, faculty, leaders, and members of our community that Happy impacted over his career.

Happy has been devoted to the success and advancement of USA since his days as a student. He graduated from USA in 1972 with a bachelor's degree, and he later earned a master's degree in Graduate Education Leadership in 1991.

Happy is also remembered for his service to our country, as he served in the United States Army Reserve from 1972 to 2002. During his time in the Army Reserve, he served in Operation Desert Storm and retired as a Colonel, having commanded at the company, battalion, and group levels.

During his service in the Army Reserve and shortly after his undergraduate education, Happy served as the president of the USA National Alumni Association, connecting members of the USA community throughout the nation through his inspired leadership style and outstanding personality. Happy continually forged new paths for USA, serving as the University's first Director of Alumni Affairs in 1981, its first Development Director in 1986, and its first Executive Director of Governmental Relations in 1998.

Happy's list of achievements, experience, and contributions will never be fully appreciated. Few people in this life give as much and ask as little recognition as Happy Fulford. A founding member of the Higher Education Partnership, a member of the Business Council of Alabama, American Legion, Mobile Area Chamber of Commerce, and many other organizations, it is clear that his outstanding service knows no bounds.

As his well-deserved nickname suggests, Happy is known for his easy-going, sincere, and positive outlook on life, while also remaining extraordinarily dedicated to the students, faculty, and staff at USA.

As he enters the next chapter of his life, I wish Happy, his wife Sherri, and his entire family all the best as they get to enjoy more time with each other. I know that in this new chapter, Happy will continue to serve the University of South Alabama in every way he can through his tireless efforts to make the students of Southwest Alabama prepared for tomorrow and making our community a brighter, better, and "happier" place to be.